PATENT

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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : CROCKER, Greg H.

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For : COMPUTER SUPPORT FOR MORTGAGE LOCK OPTION

Group Art Unit : 3691

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Examiner : CAMPEN, Kelly Scaggs

MS: RCE

Commissioner of Patents

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## INFORMATION DISCLOSURE STATEMENT

SIR

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office. In those cases from which the instant case claims priority, particularly Serial No.10/867,520, filed June 13, 2004, Applicant has previously submitted patents, publications, and/or other information of which the inventor is aware to help make this information of record.

It is respectfully requested that this Information Disclosure Statement be entered and the reference(s) listed on the attached PTO-1449 be considered by the Examiner and made of record.

Ser. No. 10/575,995 PKT-P1-06

Art Unit: 3691

In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are

enclosed.

In accordance with 37 C.F.R. § 1.97(g), (h), this Information Disclosure Statement

is not to be construed as representation that a search has been made, and is not to be construed

to be an admission that the information disclosed is, or is considered to be, prior art with respect

to the present application or material to patentability as defined in 37 C.F.R. § 1.56. This

Information Disclosure Statement shall not be construed to mean that no other material

information, as defined in 37 C.F.R. § 1.56, exists.

This Information Disclosure Statement is being filed after receipt of the first Office

Action reflecting an examination on merits. Thus, in accordance with 37 C.F.R. § 1.97(c), a fee

is due. Should any additional fees be deemed necessary, the Commissioner is authorized to

charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted.

Date: January 14, 2011

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